

**Information to identify the case:**

Debtor 1	<b>Christine M. Kirchner</b>	Social Security number or ITIN	xxx-xx-5136
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>18-16965-MBK</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Christine M. Kirchner

7/16/18

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Christine M. Kirchner  
 Debtor

Case No. 18-16965-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 25

Date Rcvd: Jul 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2018.

db Christine M. Kirchner, 1009 Cable Ave, Beachwood, NJ 08722-3437  
 517443017 ERC, PO Box 57610, Jacksonville, FL 32241-7610  
 517445404 #+Edward Kirchner, 97 Selkirk Drive, Toms river, NJ 08757-6249  
 517443019 FMS, PO Box 707600, Tulsa, OK 74170-7600  
 517443020 JCPenney Mastercard/Synchrony Bank, 205 Bryant Woods S, Amherst, NY 14228-3609  
 517443021 JPMorgan Chase Bank, N.A., 601 Oakmont Ln Ste 300, Westmont, IL 60559-5532  
 517443022 Kia Finance, PO Box 660891, Dallas, TX 75266-0891  
 517443023 Kia Finance, Attn: Bankruptcy Dept., PO Box 20809, Fountain Valley, CA 92728-0809  
 517443024 MRS BPO, L.L.C., 1930 Olney Ave, Cherry Hill, NJ 08003-2016  
 517443026 PNC Mortgage, PO Box 856177, Louisville, KY 40285-6177  
 517443027 PNC Mortgage Co., PO Box 6534, Carol Stream, IL 60197-6534  
 517443029 Pressler and Pressler, Stephen E. Lundy, Esq., 7 Entin Rd, Parsippany, NJ 07054-5020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jul 16 2018 23:44:50 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 16 2018 23:44:46 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517443012 EDI: CAPITALONE.COM Jul 17 2018 03:23:00 Capital One, Bankruptcy Claims Servicer, PO Box 30285, Salt Lake City, UT 84130-0285  
 517443013 EDI: AIS.COM Jul 17 2018 03:23:00 Capital One - Bankruptcy Departmen, PO Box 54529, Oklahoma City, OK 73154-1529  
 517443014 EDI: RMSC.COM Jul 17 2018 03:23:00 Care Credit, Synchrony Bank - Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060  
 517443015 EDI: DISCOVER.COM Jul 17 2018 03:23:00 Discover Card, PO Box 71084, Charlotte, NC 28272-1084  
 517443018 EDI: FSAE.COM Jul 17 2018 03:23:00 First Source Advantage, LLC, 205 Bryant Woods S, Amherst, NY 14228-3609  
 517443025 EDI: RMSC.COM Jul 17 2018 03:23:00 Old Navy - Visa, PO Box 960017, Orlando, FL 32896-0017  
 517443028 EDI: PRA.COM Jul 17 2018 03:23:00 Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541-0914  
 517443030 EDI: RMSC.COM Jul 17 2018 03:23:00 Synchrony Bank, Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060  
 517446197 +EDI: RMSC.COM Jul 17 2018 03:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517443016 EDI: USBANKARS.COM Jul 17 2018 03:23:00 Elan, PO Box 790408, Saint Louis, MO 63179-0408  
 517443031 EDI: WFFC.COM Jul 17 2018 03:23:00 Wells Fargo, PO Box 9210, Des Moines, IA 50306-9210  
 TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 18, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 25

Date Rcvd: Jul 16, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2018 at the address(es) listed below:

Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,  
BSharer@SharerPBS.com;nj83@ecfcbis.com  
Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com  
David E. Shaver on behalf of Debtor Christine M. Kirchner dshaver@bnfsbankruptcy.com  
Denise E. Carlon on behalf of Creditor PNC BANK, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor PNC BANK, N.A. rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6